

## CalPERS Health Rates Webinar

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Call Operator: \_\_\_\_\_  
Moderator: Bob Burton  
Guests: Josh Keller

### Audio Transcript

Bob Burton:

Our last presenter today, Josh Keller. He represents Kaiser Permanente. Josh?

Josh Keller:

Thank you, Bob. And, thanks to all of our listeners and viewers for hanging in there. Today I'll be discussing the Kaiser Permanente Benefit Plan for 2012, Changes to our prescription drug coverage, and also, some of the unique features of Kaiser Permanente and the tools we offer to help you thrive.

Kaiser Permanente provides services directly to our members through an integrated healthcare delivery system. This delivery system enables us to be your partner in health so we can provide great care and a positive customer experience to all of our members. Your healthcare is delivered by a team of healthcare professionals who work together to bring you, our members, convenient access to quality care. Routine, specialty, hospital, pharmacy, radiology services and more are typically available in a single location.

At Kaiser Permanente our integrative medical system is supercharged by our electronic medical record called Health Connect. Having a complete and coordinated medical record for our members enables us to provide better care. Each department involved in your treatment can make good decisions because all the information for the patient is available in a single place.

Health Connect grants a real time access to comprehensive patient information 24/7 in every location. A Kaiser Permanente member gets to experience the benefits of Health Connect every time they email their physician to ask a question, view their medical record online, order a prescription or even make an appointment. Incredible access is at your fingertips because of our system integration.

For those of you considering joining Kaiser Permanente, let me tell you a little about who we are. Kaiser Permanente has over 8.8 million members in the United States. In addition to California, Kaiser Permanente is also available to members in eight other states, which are Oregon, Washington, Colorado, Ohio, Maryland, Virginia, Georgia, and Hawaii. Recently in 2011 J.D. Powers and

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Associates named Kaiser Permanente a customer service champion, a distinction only shared by 40 other organizations.

Kaiser Permanente was also honored as the number one health insurance provider in customer loyalty in the Satmetrix 2011 Net Promoter Benchmark Study. It's our integrated care and electronic medic record that makes this kind of recognition possible.

Let's switch gears and look at the basic benefit plan for 2012. Your primary care and specialty doctor visits remain at a \$15.00 copay. You'll continue to have no charge for hospitalization, laboratory, or radiology services. Emergency room visits are \$50.00 just like last year. However, the \$50.00 is waived should you be held for observation or admitted to the hospital.

For 2012 your prescription drug benefit has changed a bit. Generic medications are the same at \$5.00 for every 30-day supply. However, the brand name medications have increased \$5.00 to \$20.00 for every 30-day supply versus last year's \$15.00. Members can easily obtain their medication online through "kp.org" or by calling our pharmacy refill center at the phone number listed on the face of the medication bottle. We have an excellent mail order pharmacy program at Kaiser Permanente. We encourage our members to get their medications through the mail. It saves time, gas to go to the pharmacy, and money. A member may purchase up to a 100-day supply for generics at \$10.00 versus \$15.00 for the same amount in the pharmacy. Or, \$40.00 for up to a 100-day supply of brand name medication versus \$60.00 for the same amount in the pharmacy.

A variety of routine preventive care services are covered at no cost to the member. These include: periodic health exams, scheduled prenatal care, and scheduled postpartum visits, well child visits, vaccines and immunizations, and eye refractive exams.

As you can see here, benefits for mental health, hearing, allergy and allergy services remain unchanged for 2012.

Moving on to the 2012 Medicare Advantage Plan benefit, doctor's office visits remain at \$10.00 per visit. As with the basic plan there's no charge for hospitalization, laboratory or radiology services. There is a \$50.00 copayment per emergency room visit, which is also waived if you're held for observation or admitted to the hospital.

Members on the Medicare plan enjoy a true chiropractic benefit, which is just \$10.00 per visit for up to 20 visits per calendar year.

Members who pick up their prescription from a plan pharmacy will receive a 30-day supply for a single copayment of \$5.00 for generic or \$20.00 for a brand

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name drug. Just like I mentioned earlier for the basic plan, we highly recommend you use the mail order program. You can get up to a 100-day supply for the price of two 30-day supplies. I can assure you that setting up your medication refills through the mail is easy and convenient.

Most routine preventive care services have a \$10.00 copayment on the Senior Advantage Plan. A new benefit, however, in 2012 is the addition of the yearly physical at no charge. Immunizations are free of charge, as usual. Another enhanced benefit of the Senior Advantage Plan is a \$175 allowance for eyeglasses or contact lenses every 24 months. And, as you can see on this slide, benefits for mental health, hearing and allergy services remain unchanged for 2012.

A declining population of retirees who are not entitled to premium free Medicare Part A qualify to remain in the CalPERS Basic Plan. However, Kaiser Permanente members have the option to voluntarily enroll in Medicare Part B only, and join the CalPERS Kaiser Permanente Medicare Plan. With lower premiums and richer benefits, this is an appealing choice for many people. Your account management team can certainly provide you with more information.

I'd like to turn our attention to resources available to new Kaiser Permanente members. It can be intimidating to navigate a new healthcare plan. That's why we provide you a new member checklist that can be accessed at "[kp.org/newmembers](http://kp.org/newmembers)". You can find a facility, choose a doctor, transfer records, and more. We recommend choosing a Kaiser facility that's convenient to either your home or work. It's up to you. If you prefer a KP facility close to your work and your family likes the facility close to your home, then choose what's convenient for you and your family. You can go to any KP facility for all of our services.

Choosing a doctor is a very personal decision. You may wish to learn about available physicians by exploring our website. You can also speak with a specialist by phone who can help assist you in your selection process. You will receive a new member welcome package meant to help you understand the various ways you can access care and take advantage of the programs now available to you. Your doctor plays an important role in your health. This is a person who helps guide and manage your healthcare and helps you attain your healthcare goals. At Kaiser Permanente you have the freedom to choose your own physician and change any time you wish. You'll make a choice from a large selection of board certified physicians who provide high quality care. To help you choose the right doctor, go to "[kp.org/chooseyourdoctor](http://kp.org/chooseyourdoctor)" which gives you access to both personal and professional information. You can narrow your selection by location, gender, specialty or language spoken. Each physician has their own website where you can see their photo and read about what's important to you, such as what medical school they went to, their board certification, specialties, and why they chose to practice medicine at Kaiser Permanente. Our doctors

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also often provide personal information to help you get a better sense of who they are as an individual.

Once you're registered on "kp.org" and have selected a doctor, you may wish to take a virtual tour to better understand the many ways that My Health Manager can save you time and money. You can email your doctor, refill a prescription, view portions of your medical record, and make appointments all in one place, all online.

Since our advanced technology was introduced, Kaiser members have had millions of opportunities to talk with their physicians without ever having to pay a copayment. Over 19 million times members haven't had to wait in line for their prescriptions to be filled. Take a look at some of these impressive numbers about how our members are utilizing our online resources. These numbers are continuing to grow exponentially as our members discover the value of these features. We urge all of you to utilize the features available on "kp.org". Not only are these great benefits to employees, but they serve to increase workplace productivity. Every time somebody substitutes an E-visit for an office visit, a half day of work is saved. Not to mention gas and a copay. If you're not already familiar with it as a resource, I encourage you to visit "kp.org/calpers" where a member can view a summary of their benefits, the evidence of coverage booklet, and learn how to earn valuable rewards by completing a personalized total health assessment.

As a Kaiser Permanente member you have access to a free online total health assessment in the comfort and privacy of your own home. It's a great way to get a picture of your current health. The online assessment takes only about 20 minutes. I've heard it said that if you don't know where to start, then you won't know where to finish. The total health assessment provides a starting point and a roadmap to help you reach your health goals. The total health assessment will assess different areas of your health and determine how motivated you are to change certain behaviors. Upon completion you'll receive a tailored action plan and follow-up emails with tips to keep you on the road to good health. Think of it as an online health coach. Simply completing the total health assessment enters you into a quarterly drawing for some terrific prizes.

To participate you must be a CalPERS member, age 18 or older, on the Kaiser Permanente Basic Plan. By law those enrolled in the Kaiser Permanente Medicare Plan are not eligible to receive the rewards.

Kaiser Permanente also offers a number of other customized online programs to help members reach their healthcare goals, ranging from overcoming insomnia to managing back pain and depression, or whether your goal is to lose weight, stop smoking, reduce stress, our online programs can help. Look at some of the data we've collected and the success that people have experienced through our online programs. Fifty-six [percent] of people who participated in the Balance

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Program lost weight. Ninety percent of participants in Nourish said that they improved their eating habits. Fifty-eight percent quit smoking because of the online support of Breath. And, 58% reduced their stress level. These numbers show the clear benefit of using our online services. And, as I mentioned before, these services are absolutely free to our members.

In addition to the online programs and the myriad of classes offered at local facilities, Kaiser Permanente has collaborated with Weight Watchers to bring exciting weight management options at a discount. Our 10,000 Steps Program was designed to help members increase their physical activity level and work toward a goal of walking 10,000 steps a day.

Through a partnership with American Specialty Health Network, Kaiser Permanente members receive a discount on chiropractic care, massage therapy, acupuncture services, and select fitness club memberships.

Thank you for giving me the opportunity to talk with you about Kaiser Permanente and our integrated healthcare delivery system. Your 2012 benefits, as well as the programs and resources we discussed are available to CalPERS members at [kp.org/calpers](http://kp.org/calpers) or contact your dedicated account team to obtain more information. You can also contact Member Services at the numbers provided on this last slide. Have a great day, and thank you for joining me in this year's webinar.

Bob Burton:

Thank you, Josh. That represents our last presentation from our health plan partners.

Here's our final Polling Question Number Five: Kaiser Permanente has a secure electronic medical record called Health Connect that expands KP's "under one roof" approach by granting real time access to comprehensive medical information in all locations 24/7. What can KP members access or do online by using Health Connect?

View their medical record? Make an appointment online? Email their physician? Order a prescription refill? Or, all of the above?

The answer is all of the above.

**End of Audio Transcript**

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